

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

Re:

JOSE LEONARDO RIVERA  
CARMEN GLORIA RIVERA  
Debtor(s)

Case No.: 5-18-01720-HWV  
Chapter 13

NOTICE OF FINAL CURE PAYMENT

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Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name: M & T BANK  
Court Claim Number: 18  
Last Four of Loan Number: 53 Seneca Rd - PRE-ARREARS - 1798  
Property Address if applicable: 825 W. 40TH ST, APT.4, , MIAMI BEACH, FL33140-3833

**PART 2: CURE AMOUNT**

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TOTAL CURE DISBURSEMENT MADE BY THE TRUSTEE

a. Allowed prepetition arrearages:	\$186.43
b. Prepetition arrearages paid by the Trustee:	\$186.43
c. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c) and paid by the Trustee:	\$0.00
e. Allowed postpetition arrearage:	\$0.00
f. Postpetition arrearages paid by the Trustee:	\$0.00
g. Total b, d, f:	\$186.43

**PART 3: POST PETITION MORTGAGE PAYMENT**

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Paid direct by the Debtor(s)

Current Monthly Mortgage Payment: \$0.00

Next postpetition payment due:

If known, Principal Balance Outstanding: UNKNOWN

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: June 24, 2021

Respectfully submitted,

s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: info@pamd13trustee.com

Creditor Name: M & T BANK

Court Claim Number: 18

CLM #	CHECK #	DATE	PRIN PAID	INT PAID	TOTAL DISB
5200	9006170	07/11/2019	\$186.43	\$0.00	\$186.43

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CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on June 24, 2021, I served a copy of this Notice of Final Cure and History of Payments made on the following parties by 1<sup>st</sup> Class mail, unless served electronically.

TIMOTHY B. FISHER, II, ESQUIRE  
P.O. BOX 396  
GOULDSBORO PA, 18424-

SERVED ELECTRONICALLY

M&T BANK  
BANKRUPTCY DEPT  
PO BOX 840  
BUFFALO, NY, 14240-0810

SERVED BY 1<sup>ST</sup> CLASS MAIL

JOSE LEONARDO RIVERA  
CARMEN GLORIA RIVERA  
825 W. 40TH ST, APT.4  
MIAMI BEACH, FL 33140-3833

SERVED BY 1<sup>ST</sup> CLASS MAIL

I certify under penalty of perjury that the foregoing is true and correct.

Date: June 24, 2021

s/ Liz Joyce  
Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: info@pAMD13trustee.com